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# NAMING PATTERNS IN TURKISH AND RUSSIAN FINANCIAL DISCOURSE THROUGH A DISTANT READING APPROACH: A CASE OF CENTRAL BANK GOVERNORS' SPEECHES

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**Abstract.** This study explores naming patterns in Turkish and Russian financial discourse through a distant reading approach, using the speeches of the Central Bank Governors of Türkiye and Russia as representative material. Conducted within the framework of digital humanities, the research demonstrates the potential of the distant reading approach for contrastive linguistic analysis. At the first stage, a small, representative corpus was compiled in Turkish and Russian using BootCat tools. At the second stage, the corpora were analyzed with Voyant Tools, which enabled the visualization of the most frequent lexical units used to name financial phenomena in both languages and the relations among these units. At the third stage, Igor Mel'čuk's Meaning–Text Theory was applied to interpret the lexical relations between the visualized units. The focus was placed on two naming patterns: $\text{Phenomenon}^{\text{Attribute}}$ and $\text{Phenomenon}^{\text{Action/State}}$, examined comparatively in Turkish and Russian. The results indicate that Turkish financial discourse often employs borrowings and calques, whereas Russian discourse favors lexicalized forms and secondary naming patterns for financial and economic phenomena. Although these observations are limited to the selected material, the findings highlight the pedagogical and methodological value of data-driven analysis. The study underscores the potential of digital visualization tools for linguistic inquiry and advocates for the development of applied resources, such as annotated corpora, for the Turkish-Russian language pair.

**Keywords:** Turkish, Russian, distant reading, Voyant Tools, financial discourse, corpus, naming pattern.

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# МОДЕЛИ ЯЗЫКОВОЙ НОМИНАЦИИ В ТУРЕЦКОМ И РУССКОМ ФИНАНСОВОМ ДИСКУРСЕ В ПАРАДИГМЕ ДАЛЬНЕГО ЧТЕНИЯ: НА МАТЕРИАЛЕ ВЫСТУПЛЕНИЙ РУКОВОДИТЕЛЕЙ ЦЕНТРАЛЬНЫХ БАНКОВ

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**Аннотация.** Настоящее исследование посвящено анализу моделей языковой номинации в турецком и русском финансовом дискурсе на примере выступлений руководителей Центральных банков Турции и России с применением подхода «дальнего чтения». Исследование проведено в рамках парадигмы цифровых гуманитарных наук и демонстрирует потенциал дальнего чтения для контрастивного лингвистического анализа. На первом этапе исследования был создан репрезентативный корпус турецких и русских текстов с помощью инструмента BootCat. На втором этапе текстовые данные анализировались с помощью Voyant Tools, что позволило визуализировать наиболее частотные лексические единицы, кодирующие финансовые явления в обоих языках, а также их лексические связи. На третьем этапе для интерпретации выявленных лексических связей авторы обратились к теории «Смысл ↔ Текст» И. Мельчука. Основное внимание было уделено двум моделям номинации: Явление$^{\text{Признак}}$ и Явление$^{\text{Действие/Состояние}}$, которые были сопоставлены в турецком и русском языках. Результаты показали, что турецкий финансовый дискурс чаще использует заимствования и кальки, тогда как для русского дискурса характерны лексикализованные формы и вторичные модели номинации явлений, связанных с финансами и экономикой. Несмотря на ограниченность исследуемого материала, результаты исследования подчеркивают прикладную и методологическую значимость анализа в парадигме дальнего чтения. В статье обосновывается значимость инструментов визуализации для лингвистических исследований и подчеркивается необходимость разработки прикладных ресурсов, в том числе аннотированных корпусов, для турецко-русской языковой пары.

**Ключевые слова:** турецкий язык, русский язык, дальнее чтение, Voyant Tools, финансовый дискурс, корпус, модель номинации.

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## Introduction

The global economy is often described through Adam Smith's famous metaphor of the "invisible hand." This metaphor suggests that individual economic choices shape the global economy in an imperceptible manner. Financial discourse seems to operate in much the same way. Its complex language and specialized terminology often mask the actual economic strategies and intentions, making them difficult to understand for non-specialists. The intricate language used in financial communication creates a distinct linguistic landscape, which makes it important to analyze and compare how financial terminology is used across languages.

Financial discourse has recently become an important area of study, as language is now viewed not only as a tool for communication but also as a factor that shapes the public's perception of economic issues. In this context, the speeches of Central Bank governors are particularly important, as they represent official discourse, through which strategic financial decisions are presented and serve as a valuable resource for linguistic study, revealing naming patterns that might otherwise remain unnoticed.

The purpose of this study is to explore how financial language works in practice, focusing on the naming patterns that appear most often in financial discourse but can be difficult to understand even for native speakers and particularly for translators working with financial texts.

The starting point of this research is the distant reading approach, proposed by Moretti in 2000 [1] and developed in his subsequent works [2, 3]. Distant reading conceptualizes a text (originally a literary text) as a data source, which can be represented as a corpus and subsequently visualized using computational tools. This visualization enables researchers to interpret patterns in line with their analytical goals. Within the present study, the distant reading approach was applied to texts representing financial discourse in Turkish and Russian. The primary research objective was to determine the potential of distant reading for contrastive linguistic analysis, particularly within the Turkish-Russian language pair. The relevance of this task lies in the fact that this approach remains underexplored in both Russian language studies in Türkiye and Turkish language research in Russia [4].

The distant reading approach made it possible to identify lexical units naming financial phenomena in Turkish and Russian and to observe their multiple lexical connections. However, these data alone did not reveal the naming patterns operating in both languages. In this study, naming pattern is understood within the onomasiological framework as the linguistic representation of a fragment of reality[1]. The research attempts to identify such patterns based on Igor Mel'čuk's *Meaning–Text Theory*[2]. Within the scope of the study, the following research questions were formulated: 1) What attributes can be assigned to the most frequent financial phenomena in Turkish and Russian? In other words, if the lexeme *inflation* is among the most frequent, *what kind of inflation* is represented in Turkish and Russian financial discourse? 2) With which actions can these phenomena be associated in both languages? Put differently, if *inflation* is our frequent phenomenon, *what does it do* when it functions as an active element within the described situation? All methodological stages of the study are described in detail in the Methodology section of this article.

The article is structured as follows: the next section presents a literature review of recent studies on financial discourse in various languages, outlining the main theoretical and methodological approaches. The literature review also highlights existing research gaps concerning the Turkish-Russian language pair. Following the literature review, the Methodology section details the corpus design, visualization tools, and analytical procedure. This section is succeeded by the Findings and Discussion section, which presents and interprets the results, and finally by the Conclusion section, which summarizes the main insights and outlines directions for further research.

## Literature Review

Discourse analysis began to take shape as an independent field of linguistics in the mid-1970s, offering an alternative to traditional approaches that concentrated mainly on the internal structure of isolated sentences, their subjects, verbs, objects, and grammatical rules. The new perspective shifted attention toward language in use, asking how words, sentences, and texts function within wider social and cultural settings. One of the key figures in this development was Michael Stubbs, who promoted a corpus-based approach to discourse analysis. Moving away from handpicked examples, he worked

[1] Jerebilo T.V., Slovar lingvisticheskikh terminov i ponyatiy [Dictionary of Linguistic Terms and Concepts], Piligrim, Nazran, 2016; Yartseva V.T., Bolshoy entsiklopedicheskiy slovar. Yazykoznaniye [Big Encyclopedic Dictionary. Linguistics], Great Russian Encyclopedia, Moscow, 1998.

[2] Melčuk, İ., Zholkovsky, A., Explanatory Combinatorial Dictionary of Modern Russian. Semantico-Syntactic Studies of Russian Vocabulary, Wiener Slawistischer Almanach, Vienna, 1984.

with extensive collections of authentic texts to identify recurring linguistic patterns, showing that meaning is shaped not only by vocabulary but also by the way grammatical structures are employed [5].

One notable contribution is a study titled *Creation of a Corpus on the Economic-Financial Discourse in Spanish*, which underscores the importance of developing corpora in languages other than English. This study examines Spanish economic-financial discourse as presented in mass media, with a particular focus on lexical modalization in financial news. The findings reveal that lexical choices in financial reporting are rarely neutral and often convey implicit subjectivities and ideological stances [6].

In recent years, financial texts have also become a focus of scholars working in artificial intelligence and deep learning [7–11]. A notable study in this field involved the creation of a large financial corpus composed of 10-K annual reports from all publicly traded U.S. companies over a 27-year period (1993–2020). This dataset was used to train a specialized set of Word2Vec embeddings tailored to financial language. The study also introduced an open-source Python toolkit designed to facilitate the retrieval and extraction of reports from the United States Securities and Exchange Commission EDGAR database [12].

A large body of recent research on financial discourse has centered on metaphor analysis. For example, Soares da Silva investigates the role of conceptual metaphors in Portuguese media coverage of the global financial crisis and subsequent austerity measures. Drawing on a corpus of news and opinion articles published between September 2008 and March 2009, the study demonstrates how metaphors function as powerful discursive tools, shaping public perceptions of economic, political, and social realities [13].

Similarly, Cheng and Ho analyze financial analyst reports from BNP Paribas (Banque Nationale de Paris and Paribas) and the Bank of China during the Eurozone financial crisis in 2011–2012. Using a combined approach of corpus linguistics and metaphor analysis, their study examines semantic patterns and discourse strategies in financial reporting. The findings reveal notable differences in rhetorical style: BNP Paribas relies more heavily on metaphorical expressions and empirical data, while the Bank of China adopts a more literal, descriptive tone in reporting economic developments [14].

García analyzes variations in metaphor use within financial texts to support translation training. Drawing on a corpus that includes texts from the European Central Bank, the Spanish press, and financial institutions, the study focuses on banking transfer regulations within the Eurozone. The findings suggest that metaphor usage varies across discourse types, affecting both translator education and real-world professional practice [15].

In Russian linguistics, financial discourse has been studied in the context of semantics and metaphorical language. Comparative studies have focused on metaphorical expressions in English and Russian, with Apresyan's work exploring metaphors as rhetorical and stylistic devices used to engage readers and articulate authorial intent [16].

The comparative analysis of financial discourse between Russian and Turkish remains an underdeveloped area. While statistical methods have been applied to both languages independently [17, 18], few studies have addressed this language pair within a contrastive framework. This is particularly noteworthy given the increasing demand for professionals, such as translators, negotiators, and international economists, working within the Turkish-Russian context. The absence of systematic comparative studies underscores a significant gap in the literature and points to the need for corpus-based analyses of linguistic patterns across these two languages.

Studies applying the distant reading approach to the Turkish-Russian language pair are also scarce [4]. In addition, significant gaps remain in the study of naming patterns within the Turkish-Russian framework when applied to specific linguistic material. One of the key works in contrastive grammar for this language pair is Derbisheva's *Comparative Grammar of the Russian and Turkish Languages* [19], which provides a structural comparison of the two linguistic systems. However, this study primarily addresses grammatical correspondences rather than naming patterns. Similarly, the naming patterns

described in the work of Serebrennikov and Ufimtseva [20] are not analyzed with respect to Turkish-Russian data, leaving an important conceptual gap in the field.

The present study addresses this gap by conducting a preliminary corpus-based contrastive analysis of financial discourse in Russian and Turkish with a focus on the distant reading approach.

## Methodology

The study focuses on a corpus of speeches by the Turkish and Russian central bank heads. The Turkish subcorpus consists of six speeches in Turkish by the head of the Central Bank of the Republic of Türkiye, delivered at briefings on inflation reports from 2024 to 2025, including a speech at the 92nd Ordinary Meeting of the General Assembly[3]. The Russian subcorpus includes eight statements in Russian by the head of the Central Bank of the Russian Federation, delivered following Board of Directors meetings in 2024[4]. The data sources are publicly available transcripts from the official websites of the Central Bank of the Republic of Türkiye and the Central Bank of the Russian Federation. The speeches were selected based on their relevance to monetary policy and strategic financial decisions. Only speeches delivered in the official language of each country (Turkish and Russian) were included to maintain linguistic consistency.

We structured the corpus into two distinct subcorpora: one for Turkish and one for Russian. This division allowed for a systematic comparison of linguistic features across the two languages. In the first stage, we prepared the subcorpora using *BootCat*, a web-based application designed to compile texts from online sources for corpus creation. In the second stage, we employed *Voyant Tools*, a web-based text analysis platform, to examine two key linguistic features: keywords and collocations. For the keyword analysis, we identified the most frequent and statistically significant terms in each subcorpus. Comparing keyword frequencies between Turkish and Russian speeches enabled us to uncover language-specific trends and highlight the specialized vocabulary of financial discourse. We also conducted a collocation analysis to explore co-occurrence patterns and identify common phrases and expressions used in financial discourse. This analysis provided insights into how collocations contribute to the opacity of financial language and how their usage differs between the two languages.

Several visualization modules within Voyant Tools were applied for different analytical purposes. The *Cirrus* tool was used to display the most frequent keywords in each subcorpus in an intuitive and accessible way, while the *Terms* tool illustrated the frequency distribution of these keywords. The *Links* tool mapped the relationships between collocations and naming patterns, and the *Contexts* tool was employed to examine the immediate contexts in which specific keywords occurred. Finally, the *Word Tree* tool was used to trace naming patterns and explore their distribution across the corpus.

A step-by-step analytical procedure was constructed and applied to both subcorpora[5]. First, we uploaded the cleaned texts to Voyant Tools and used the Terms tool to compile a custom stoplist. Items with minimal lexical content (or words with "zero-semantics") were excluded for both languages, including function words and high-frequency grammatical items (e.g., Turkish "bir" (a/an article; one), "şeklinde" (in a form), "ilişkin" (about/on the subject of), auxiliary verbs ("etmek" (make/do), "olmak" (be/become)), as well as proper names (country names), months, and similar non-informative tokens. We then visualized the most frequent words with the Cirrus tool (Fig. 1).

Using the Terms tool, we identified frequent lemmas with a minimum occurrence of 10 (Fig. 2).

Next, we compiled an alphabetical list of words and classified them into three categories: terms denoting phenomena, objects, and agents; terms referring to processes and actions; and terms describing attributes and qualities. The largest category in both subcorpora was that of phenomena and

[3] Başkan'ın Konuşmaları, TCMB. Available at: https://www.tcmb.gov.tr/wps/wcm/connect/TR/TCMB+TR/Main+Menu/Duyurular/Baskanin+Konusmalari (accessed 25.06.2025).

[4] The Central Bank of the Russian Federation. Available at: https://www.cbr.ru/ (access 25.06.2025).

[5] To ensure conciseness, the roadmap below outlines the procedure applied to the Turkish subcorpus only. The same steps were then replicated for the analysis of the Russian subcorpus.


Fig. 1. The 50 most frequent words in the Turkish subcorpus

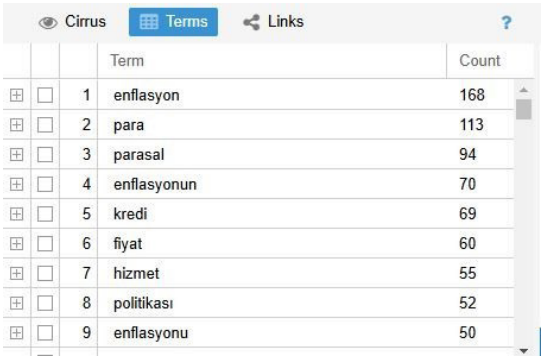


Fig. 2. Turkish subcorpus: Terms tool

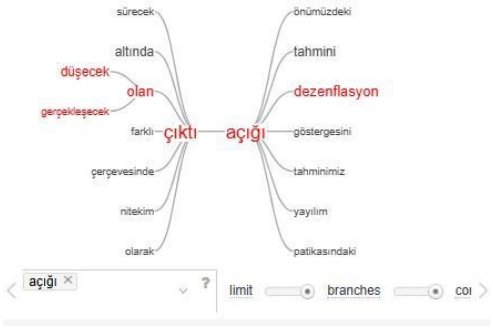


Fig. 3. Word Tree tool: “Açık” (example from the Turkish subcorpus)

objects. In the following stage, we examined naming patterns for phenomena and objects[6]. Our analysis focused on their collocational behavior based on the following models: (Phenomenon/Object)$^{Attribute}$ and (Phenomenon/Object)$^{Action/State}$. We adopted these models drawing on *Meaning–Text Theory* as developed in the works of Mel’čuk and Zholkovsky [7]. We also relied on previous research that discussed and introduced the application of Mel’čuk’s ideas on collocations in the Turkish-Russian context [21]. We searched for collocations within a window of –1 to +1 using the Word Tree tool (Fig. 3).

[6] In this article, “naming pattern” is understood according to the definition provided in the Linguistic Encyclopedic Dictionary (1990), edited by Viktoriya Yartseva.

At the final stage, we compared the outputs from the Turkish and Russian subcorpora to highlight similarities and differences in the naming patterns of financial phenomena.

## Findings and Discussion

***Turkish Subcorpus***

The Turkish subcorpus consists of one document containing 13,547 words. The most frequent words in this subcorpus fall into several semantic categories. These include terms denoting phenomena or objects (e.g., *enflasyon* (inflation), *para* (money), *kredi* (credit), *fiyat* (price), *hizmet* (service), *politika* (policy), *yurt* (homeland), *tahmin* (forecast), *mevduat* (deposit), *puan* (score), *talep* (demand), *dezenflasyon* (disinflation), *merkez* (center), *kira* (rent), *işaret* (indicator), *faiz* (interest), *etki* (effect)); attributes or qualities (e.g., *parasal* (monetary), *küresel* (global), *sıkı* (strict), *finansal* (financial), *yönlü* (directional), *uyumlu* (compatible), *önemli* (significant), *güçlü* (strong), *orta* (moderate), *cari* (current), *ılımlı* (mild), *vadeli* (term-based), *temel* (fundamental), *değerli* (valuable), *mevcut* (existing)); processes (e.g., *artış* (increase), *büyüme* (growth), *görünüm* (outlook), *takip* (monitoring), *sıkılaştırma* (tightening), *iyileşme* (improvement), *fiyatlama* (pricing), *düşüş* (decline), *duruş* (stance), *beklenti* (expectation)); and agents (e.g., *tüketici* (consumer), *katılımcı* (participant)).

The dominant naming patterns of phenomena and objects with a minimum occurrence of 10 are as follows:

1. *Açık* (deficit) ≈ *cari açığı* (current account deficit) ≈ *yıllıklandırılmış cari açığı* (annualized current account deficit) ≈ *cari açığın gerilemesi* (decline of the current account deficit) ≈ *cari açığın azalması* (reduction of the current account deficit) ≈ *çıktı açığı* (output gap) ≈ *çıktı açığının düşmesi* (decrease in the output gap) ≈ *çıktı açığının gerçekleşmesi* (realization of the output gap) ≈ *dengeli seyir sürecek çıktı açığı* (output gap expected to follow a balanced course);
2. *Arz* (supply) ≈ *arz yönlü faktörler* (supply-side factors) ≈ *arz koşulları* (supply conditions) ≈ ≈ *arz göstergeleri* (supply indicators) ≈ *önem arz etmekte* (to be of importance);
3. *Çıktı* (output) ≈ *çıktı açığı* (output gap) ≈ *üzerine çıktı* (exceeded) ≈ *öne çıktı* (came to the forefront);
4. *Dezenflasyon* (disinflation) ≈ *dezenflasyon süreci* (disinflation process) ≈ *başlayan dezenflasyon* (emerging disinflation) ≈ *yaşayacağımız dezenflasyon* (anticipated disinflation) ≈ *dezenflasyonun desteklenmesi* (supporting disinflation) ≈ *dezenflasyonun tesisi* (establishment of disinflation);
5. *Döviz* (currency) ≈ *döviz kuru* (exchange rate) ≈ *döviz pozisyonu* (foreign exchange position) ≈ ≈ *döviz swapları* (currency swaps);
6. *Emtia* (commodity) ≈ *emtia fiyatları* (commodity prices);
7. *Enerji* (energy) ≈ *enerji fiyatları* (energy prices) ≈ *enerji dengesi* (energy balance) ≈ *enerji sübvansiyonları* (energy subsidies) ≈ *enerji kalemleri* (energy items) ≈ *enerji grubu* (energy group);
8. *Enflasyon* (inflation) ≈ *enflasyon raporu* (inflation report) ≈ *enflasyon beklentileri* (inflation expectations) ≈ *enflasyon tahminleri* (inflation forecasts) ≈ *enflasyondaki düşüş* (decline in inflation) ≈ ≈ *enflasyondaki zayıflam*a (weakening of inflation) ≈ *enflasyondaki iyileşme* (improvement in inflation);
9. *Faiz* (interest rate) ≈ *faiz indirimi* (interest rate cut) ≈ *faiz oranı* (interest rate) ≈ *faiz koridoru* (interest rate corridor) ≈ *faiz uygulanması* (implementation of interest rate);
10. *Fiyat* (price) ≈ *fiyat istikrarı* (price stability) ≈ *fiyat varsayımları* (price assumptions) ≈ *fiyat oluşumu* (price formation) ≈ *fiyat belirleme* (pricing/price determination) ≈ *yönetilen fiyat* (administered price) ≈ *fiyatlardaki oynaklık* (volatility in prices) ≈ *fiyatlardaki artış* (increase in prices) ≈ ≈ *fiyatlardaki yavaşlama* (slowdown in prices) ≈ *fiyatlardaki düşüş* (decline in prices) ≈ *fiyatlardaki görünüm* (price outlook);
11. *Gıda* (food) ≈ *gıda fiyatı* (food price) ≈ *gıda enflasyonu* (food inflation) ≈ *işlenmiş gıda* (processed food);

12. *Hizmet* (service) ≈ *hizmet üreti*m (endeksi) (service production (index)) ≈ *hizmet talebi* (service demand) ≈ *hizmet talepleri* (service demands) ≈ *hizmet enflasyonu* (service inflation) ≈ *hizmet grupları* (service groups) ≈ *hizmet sektörü* (service sector);

13. *İstikrar* (stability) ≈ *istikrar kazanması* (gaining stability) ≈ *sağlanan istikrar* (achieved stability);

14. *İthalat* (import) ≈ *ithalat eğilimi* (import trend) ≈ *ithalat kanalı* (import channel) ≈ *ithalat fiyatları* (import prices) ≈ *ithalat azalması* (decline in imports) ≈ *artan ithalat* (increasing imports) ≈ ≈ *ithalatın gerilemesi* (reduction in imports) ≈ *ithalatın büyümesi* (growth in imports);

15. *Kira* (rent) ≈ *kira enflasyonu* (rental inflation) ≈ *kira artışı* (rental increase);

16. *KKM* (FX-protected) ≈ *kkm bakiyesi* (FX-protected deposit balance) ≈ *kkm hesapları* (FX-protected deposit accounts) ≈ *kkm payı* (FX-protected deposit share);

17. *Konut* (house) ≈ *konut piyasası* (housing market) ≈ *konut fiyatları* (housing prices) ≈ *konut kredisi* (mortgage loan);

18. *Kredi* (loan) ≈ *kredi faizleri* (loan interest rates) ≈ *kredi büyümesi* (loan growth);

19. *Kur* (rate) ≈ *kur beklentileri* (exchange rate expectations) ≈ *kur riski* (exchange rate risk) ≈ *kur farkı* (exchange rate difference);

20. *Kutu* (box) ≈ *kutu çalışması* (case study);

21. *Likidite* (liquidity) ≈ *likidite koşulları* (liquidity conditions) ≈ *likiditenin sterilize edilmesi* (sterilization of liquidity) ≈ *likidite gelişmeleri* (liquidity developments) ≈ *oluşan likidite* (*fazlası*) (emerging liquidity (surplus)) ≈ *ortaya çıkan likidite* (*fazlası*) (arising liquidity (surplus));

22. *Mal* (commodity) ≈ *mal enflasyonu* (commodity inflation) ≈ *mal fiyatları* (commodity prices) ≈ ≈ *mal kalemleri* (commodity items);

23. *Manşet* (headline) ≈ *manşet enflasyonu* (headline inflation);

24. *Mevduat* (deposit) ≈ *mevduat faizi* (deposit interest rate) ≈ *mevduat payı* (deposit share);

25. *Para* (money) ≈ *para politikası* (monetary policy);

26. *Pay* (share) ≈ *pay artışı* (share increase);

27. *Petrol* (oil) ≈ *petrol fiyatları* (oil prices) ≈ *petrol emtia* (oil commodity) ≈ *petrol ithalatı* (oil import);

28. *Piyasa* (market) ≈ *piyasa fiyatlamaları* (market pricing) ≈ *piyasa mekanizması* (market mechanism) ≈ *piyasa beklentileri* (market expectations) ≈ *piyasa katılımcıları* (market participants) ≈ *piyasa koşulları* (market conditions);

29. *Politika* (policy) ≈ *politika duruşumuz* (our policy stance) ≈ *politika bileşimi* (policy element);

30. *Portföy* (portfolio) ≈ *portföy girişleri* (portfolio inflows) ≈ *portföy kararları* (portfolio decisions) ≈ ≈ *portföy akımları* (portfolio flows) ≈ *portföy çıkışları* (portfolio outflows);

31. *Risk* (risk) ≈ *risk iştahı* (risk appetite) ≈ *risk algısı* (risk perception) ≈ *risk primi* (credit default swap);

32. *Sanayi* (industry) ≈ *sanayi üretimi* (industrial production) ≈ *sanayi sektörü* (industrial sector);

33. *Sermaye* (capital) ≈ *sermaye girişleri* (capital inflows) ≈ *sermaye hareketleri* (capital movements) ≈ ≈ *sermaye çıkışı* (capital outflows) ≈ *sermaye akımları* (capital flows);

34. *SWAP* ≈ *swap ihaleleri* (swap auctions) ≈ *swap işlemleri* (swap transactions) ≈ *swap kanalı* (swap channel);

35. *Tahmin* (forecast) ≈ *tahmin aralıkları* (forecast ranges);

36. *Talep* (demand) ≈ *talep görünümü* (demand outlook) ≈ *talep koşulları* (demand conditions);

37. *Tesis* (implementation; facilities) ≈ *menkul kıymet tesis uygulaması* (movable property security implementation) ≈ *tesis etmek* (to establish);

38. *Ticaret* (trade) ≈ *ticaret politikası* (trade policy) ≈ *ticaret dengesi* (trade balance);

39. *Ücret* (wage) ≈ *ücret artışı* (wage increase) ≈ *ücret ayarlamaları* (wage adjustments) ≈ *ücret güncellemeleri* (wage updates).

Based on the analysis of phenomena and object naming in Turkish financial discourse, the following conclusions can be drawn.

In the case of borrowings, the recipient of the information must possess some knowledge of the donor language to recognize the lexical unit through its transliteration or transcription in Turkish and to interpret it within context (compare: the Turkish financial term *likidite* (liquidity – the property of assets that can be quickly sold at a price close to the market value) and its original English form *liquid* (a substance (e.g., water) that can be poured easily). The comprehension of such financial loanwords is further complicated by the fact that the donor language is often not English but French, which is reflected in the transcription based on French pronunciation (e.g., *portföy* (in English: portfolio), *dezenflasyon* (in English: disinflation)).

Calqued expressions in financial discourse often appear as collocations and can pose difficulties for comprehension. Some of these expressions are nearly unrecognizable because the calquing process often involves primary naming pattern, whereas in the donor language the collocation represents a secondary naming pattern. For instance, *kutu çalışması* is a calque from the English term *case study*. In English, *case*, as a primary naming, refers to "a container for storing something," while as a secondary naming it refers to "an example of something." Thus, a *case study* can be described as a detailed account of a situation or object. During the calquing process, a form of semantic contamination occurred: instead of borrowing the collocation as a whole, the individual lexical items were translated according to their primary meanings (*case* – *kutu* (box) + *study* – *çalışma* (study) = *kutu çalışması*). This contamination could have been avoided by calquing the secondary naming, for example as *vaka analizi* (case analysis), which would be a more semantically appropriate equivalent.

Calquing of financial terms can occur through multiple channels. One example is the expression *manşet enflasyonu* (headline inflation), where the individual lexical components are borrowed from French, while the overall structural model corresponds to the English term *headline inflation*. However, in English, the word headline in this context does not refer to a newspaper title but functions as a qualifier, denoting something of primary importance or prominence (*headline* as an adjective refers to "the most important or most noticed by people"). This results in semantic contamination, which could have been avoided through a proper analysis of the underlying naming pattern. A more semantically appropriate Turkish alternative could be ana *enflasyon/temel enflasyon* (main inflation).

Such collocations can present challenges for translators because equivalent expressions in the target language often follow entirely different formation patterns. Another example within this category is *risk iştahı* (risk appetite), which, in Turkish, is expressed through the metaphor of "appetite" (*iştah*) for risk, while in Russian the same concept is typically conveyed through the phrase *отношение к риску* (attitude toward risk), illustrating a variation in naming pattern.

1. Abbreviations can hinder comprehension in financial discourse. For example, *swap* and *kkm* may be unclear to readers or listeners without specialized background knowledge.

2. Lexical items with broad or general semantic scopes may function as financial terms. For instance, *açık* can appear in a wide range of contexts (compare: *açık kapı* (open door), *açık bilgisayar* (turned on computer), *açık görüşlü* (open-minded), *bütçe açığı* (budget deficit)). Such items may pose difficulties for novice translators who are not native speakers of Turkish because contextual interpretation is required to identify the intended meaning.

3. Lexicalized units can be employed as financial terms. For instance, *çıktı* lexeme (compare: *O evden çıktı* (He/She left the house), *çıktı açığı* (output gap)).

Based on the analysis of collocations formed by the names of phenomena and objects, the following conclusions can be drawn:

1. Names of phenomena and objects most frequently serve attributive functions in collocations. For example, *enerji* (energy) → *enerji fiyatları* (energy prices), *enerji* → *enerji dengesi* (energy balance).

Potential difficulties in comprehension may arise when the collocation includes a borrowed element, which is often a financial term (e.g., *enerji sübvansiyonları* (energy subsidies));

2. Collocations may also include lexical items with broad semantics (e.g., *enerji grubu* (energy group)). The interpretation and understanding of such expressions are highly context-dependent, making them a potential challenge for translators. For instance, in *Küresel emtia fiyatları rapor döneminde enerji grubu öncülüğünde yükselmiştir* (Global commodity prices increased during the reporting period, led by the energy group), the phrase does not refer to an "energy group" as an organization but rather to a group of energy commodities;

3. Collocations composed of names of phenomena and objects combined with names of actions, processes, or states follow different semantic models. These models are derived from various semantic categories:

– Decrease or increase (*ithalat azalması* (decrease in imports), *ithalatın büyümesi* (growth in imports), *pay artışı* (increase in share));

– Initiation or continuation (*başlayan dezenflasyon* (the onset of disinflation), *çıktı açığının gerçekleşmesi* (realization of the output gap), *seyir sürecek çıktı açığı* (a continuing output gap), *ortaya çıkan likidite fazlası* (emerging liquidity surplus));

– Movement across different domains (*enflasyondaki düşüş* (decline in inflation), *portföy girişi* (portfolio inflow), *portföy çıkışı* (portfolio outflow), *sermaye akımları* (capital flows), *sermaye hareketleri* (capital movements), *ithalatın gerilemesi* (decline in imports));

4. The most abstract models are collocations that incorporate secondary naming patterns in their structure (e.g., *enflasyondaki zayıflama* (weakening in inflation), *enflasyondaki iyileşme* (improvement in inflation)). These models may pose challenges for translation as they require both the recognition and the restructuring of secondary naming patterns in the target language;

5. Collocations containing actions with broad semantics require contextual analysis to determine the appropriate translation strategy (e.g., *faiz uygulanması* (interest rate application), *sağlanan istikrar* (achieved stability), *ücret ayarlamaları* (wage adjustments)).

***Russian Subcorpus***

The Russian subcorpus consists of one document containing 9,718 words. The most frequent words in this subcorpus fall into several semantic categories. These include terms denoting phenomena or objects (e.g., *ставка* (rate), *инфляция* (inflation), *цена* (price), *спрос* (demand), *экономика* (economy), *темп* (rate), *политика* (policy), *кредит* (credit), *прогноз* (forecast), *условие* (condition), *труд* (work), *риск* (risk), *земледелие* (farming), *рынок* (market), *компания* (company), *товар* (goods), *квартал* (quarter), *уровень* (level), *счет* (account), *предприятие* (enterprise), *дезинфляция* (disinflation)); attributes or qualities (e.g., *денежный* (monetary), *ключевой* (crucial), *кредитный* (credit), *существенный* (substantial), *инфляционный* (inflationary), *экономический* (economic), *базовый* (basic), *текущий* (current), *устойчивый* (sustainable), *внутренний* (domestic), *внешний* (foreign), *бюджетный* (budget), *потребительский* (consumer), *финансовый* (financial)); processes (e.g., *ожидание* (expectation), *решение* (decision), *рост* (growth), *активность* (activity), *повышение* (increase), *влияние* (influence), *импорт* (import), *предложение* (offer), *кредитование* (bank loans), *давление* (pressure), *замедление* (deceleration), *снижение* (decrease), *расширение* (enlargement)), and agents (*кадры* (staff), *заемщик* (borrower)).

The dominant naming patterns of phenomena and objects with a minimum occurrence of 10 are as follows:

1. *Рост* (Growth) ≈ *темпы роста* (rates of growth) ≈ *текущий рост* (current growth) ≈ *рост цен* (growth of prices) ≈ *эпизоды роста* (episodes of growth) ≈ *ускорение роста* (acceleration of growth) ≈ ≈ *снижение роста* (decline of growth) ≈ *необходимость роста* (necessity of growth);

2. *Ставка* (Rate) ≈ *ключевая ставка* (key rate) ≈ *рыночные ставки* (market rates) ≈ *снижение ставки* (rate reduction) ≈ *повышение ставки* (rate increase) ≈ *нейтральная ставка* (neutral rate);

3. *Инфляция* (Inflation) ≈ *возвращение инфляции* (return of inflation) ≈ *снижение инфляции* (decline of inflation) ≈ *схождение инфляции к* (convergence of inflation to);

4. *Цена* (Price) ≈ *рост цен на* (price growth for) ≈ *стабилизация цен* (price stabilization) ≈ *снижение цен на* (price decline for) ≈ *волатильность цен* (price volatility) ≈ *индекс цен* (price index) ≈ ≈ *относительность цен на* (price relativity for);

5. *Спрос* (Demand) ≈ *рост спроса* (demand growth) ≈ *внутренний спрос* (domestic demand) ≈ ≈ *стимулирование спроса* (demand stimulation) ≈ *высокий спрос* (high demand) ≈ *замедление спроса* (demand slowdown) ≈ *стороны спроса* (demand-side) ≈ *охлаждение спроса* (demand cooling) ≈ ≈ *перегрев спроса* (demand overheating) ≈ *избыточный спрос* (excess demand);

6. *Экономика* (Economy) ≈ *перегрев экономики* (overheating of the economy) ≈ *мировая экономика* (global economy) ≈ *трансформация экономики* (transformation of the economy) ≈ *потенциал экономики* (economic potential) ≈ *крупнейшие экономики мира* (largest economies in the world);

7. *Темпы* (Rates) ≈ *текущие темпы* (current rates) ≈ *годовые темпы* (annual rates) ≈ *сбалансированные темпы* (balanced rates) ≈ *существенные темпы* (significant rates) ≈ *месячные темпы* (monthly rates) ≈ *темпы роста* (growth rates);

8. *Труд* (Labor) ≈ *рынок труда* (labor market) ≈ *производительность труда* (labor productivity);

9. *Прогноз* (Forecast) ≈ *базовый прогноз* (baseline forecast) ≈ *среднесрочный прогноз* (mid-term forecast) ≈ *макроэкономический прогноз* (macroeconomic forecast);

10. *Политика* (Policy) ≈ *денежно-кредитная политика* (monetary policy);

11. *Кредитование* (Lending) ≈ *динамика кредитования* (lending dynamics) ≈ *программы кредитования* (lending programs) ≈ *замедление кредитования* (lending slowdown) ≈ *охлаждение кредитования* (lending cooling) ≈ *торможение кредитования* (lending deceleration) ≈ *активность кредитования* (lending activity) ≈ *корпоративное кредитование* (corporate lending) ≈ *ипотечное кредитование* (mortgage lending);

12. *Риск* (Risk) ≈ *основной риск* (main risk) ≈ *риск сохранения* (risk of preservation);

13. *Повышение* (Increase) ≈ *дополнительное повышение* (additional increase) ≈ *дальнейшее повышение* (further increase) ≈ *продолжить повышение* (continue the increase) ≈ *на повышение* (towards an increase) ≈ *значительное повышение* (significant increase) ≈ *повышение ставки* (interest rate increase);

14. *Замедление* (Deceleration) ≈ *некоторое замедление* (some deceleration) ≈ *сильное замедление* (strong deceleration) ≈ *обеспечить замедление* (ensure deceleration) ≈ *существенное замедление* (significant deceleration) ≈ *замедление роста* (growth deceleration) ≈ *замедление инфляции* (inflation deceleration) ≈ *замедление спроса* (demand deceleration);

15. *Условие* (Condition) ≈ *кредитно-денежные условия* (credit and monetary conditions) ≈ *ценовые условия* (price conditions) ≈ *в условиях* (under conditions) ≈ *в условиях роста* (under growth conditions) ≈ *в условиях расширения* (under expansion conditions) ≈ *внешних условиях* (external conditions);

16. *Услуги* (Services) ≈ *на услуги* (for services) ≈ *рыночные услуги* (market services) ≈ *медицинские услуги* (medical services) ≈ *услуги связи* (communication services);

17. *Рынок* (Market) ≈ *внутренний рынок* (domestic market)) ≈ *финансовый рынок* (financial market) ≈ *кредитный рынок* (credit market) ≈ *рынок труда* (labor market);

18. *Компания* (Company) ≈ *расходы компании* (company expenses) ≈ *ожидания компании* (company expectations) ≈ *доли компании* (company shares) ≈ *спрос компании* (company demand) ≈ ≈ *издержки компании* (company costs) ≈ *трудности компании* (company difficulties) ≈ *нефтяные компании* (oil companies);

19. *Влияние* (Influence) ≈ *сильное влияние* (strong influence) ≈ *определенное влияние* (certain influence) ≈ *заметное влияние* (noticeable influence) ≈ *сдерживающее влияние* (restraining influence) ≈ ≈ *большое влияние* (great influence) ≈ *значимое влияние* (significant influence) ≈ *существенное влияние* (substantial influence);

20. *Товары* (Goods) ≈ *предложение товаров* (goods supply) ≈ *объем товаров* (goods volume) ≈ ≈ *выпуск товаров* (goods output) ≈ *производство товаров* (goods production);

21. *Квартал* (Quarter) ≈ *к концу квартала* (by the end of the quarter) *в квартале* (in the quarter);

22. *Импорт* (Import) ≈ *инвестиционный импорт* (investment import) ≈ *рост импорта* (import growth) ≈ *снижение импорта* (import decline);

23. *Предложение* (Supply) ≈ *предложение товаров* (supply of goods) ≈ *возможности предложения* (supply capacity) ≈ *на стороне предложения* (on the supply side) ≈ *расширение предложения* (supply expansion);

24. *Экспорт* (Export) ≈ *российский экспорт* (Russian export) ≈ *сырьевой экспорт* (raw material export) ≈ *возможности экспорта* (export potential) ≈ *объемы экспорта* (export volumes);

25. *Производство* (Production) ≈ *собственное производство* (own production) ≈ *наращивание производства* (production expansion) *производство товаров* (goods production) ≈ *рост производства* (production growth);

26. *Снижение* (Decline) ≈ *скорое снижение* (imminent decline) ≈ *текущее снижение* (current decline) ≈ *снижение цен* (price decline) ≈ *начало снижения* (beginning of the decline) ≈ *снижение инфляции* (inflation decline) ≈ *снижение ставки* (interest rate decline);

27. *Предприятие* (Enterprise) ≈ *мониторинг предприятий* (enterprise monitoring);

28. *Динамика* (Dynamics) ≈ *сдержанная динамика* (restrained dynamics) ≈ *повышенная динамика* (increased dynamics) ≈ *динамика кредитования* (credit dynamics) ≈ *динамика спроса* (demand dynamics) ≈ *динамика экспорта* (export dynamics) ≈ *динамика цен* (price dynamics) ≈ *динамика импорта* (import dynamics) ≈ *динамика инфляции* (inflation dynamics) ≈ *динамика курса* (exchange rate dynamics);

29. *Давление* (Pressure) ≈ *инфляционное давление* (inflationary pressure) ≈ *ценовое давление* (price pressure) ≈ *геополитическое давление* (geopolitical pressure) ≈ *санкционное давление* (sanctions pressure);

30. *Банк* (Bank) ≈ *устойчивость банков* (banking stability) ≈ *возможности банков* (banking opportunities) ≈ *консервативность банков* (banking conservatism) ≈ *намерения банков* (banking intentions) ≈ *меры банка* (bank measures);

31. *Кредит* (credit) ≈ *корпоративный кредит* (corporate credit) ≈ *стоимость кредита* (cost of credit) ≈ *торможение кредита* (credit slowdown / deceleration);

32. *Счет* (Account) ≈ *за счет расширения* (due to expansion) ≈ *текущий счет* (current account) ≈ ≈ *сальдо счета* (account balance);

33. *Потенциал* (potential) ≈ *потенциал экономики* (economic potential) ≈ *увеличение потенциала* (increase in potential) ≈ *расширение потенциала* (expansion of potential);

34. *Жесткость* (tightness / rigidity / strictness) ≈ *большая жесткость* (greater tightness / increased rigidity) ≈ *дополнительная жесткость* (additional tightness) ≈ *жесткость рынка* (market tightness) ≈ *сохранение жесткости* (maintaining tightness) ≈ *уровень жесткости* (level of tightness) ≈ *жесткость условий* (tightness of conditions);

35. *Активность* (activity) ≈ *сберегательная активность* (saving activity) ≈ *активность населения* (population activity) ≈ *экономическая активность* (economic activity) ≈ *инвестиционная активность* (investment activity) ≈ *кредитная активность* (credit activity) ≈ *деловая активность* (business activity) ≈ *потребительская активность* (consumer activity).

Based on the analysis of phenomena and object namings in Russian financial discourse, the following conclusions can be drawn:

1. In Russian financial discourse, there are terms that are transliterations or transcriptions of units originating from European languages (for example, *инфляция* (inflation), *риск* (risk), *импорт* (import), *экспорт* (export), *банк* (bank), *кредит* (credit)). In modern Russian, such borrowings constitute a particular linguistic stratum that can be characterized as belonging to the “official” or

"scientific" style. These units have been assimilated into the Russian language at various levels of the language system (for instance, the use of the suffix *-ция* (-tsiya) to adapt borrowings from English or Latin *-tion* as in the words *инфляция* (inflation), *эксплуатация* (making use of something)). Such borrowings do not provoke rejection as foreign elements and are perceived as an integral part of the professional lexicon. However, the perception of these units may be complicated not by their form but by their semantic content, since financial discourse imposes specialized meanings on terms that require professional competence for accurate interpretation. In other words, these terms may pose difficulty primarily as specialized concepts, not as borrowed words. For example, *потенциал* (potential) (compare: *научный потенциал* (scientific potential) – *экономический потенциал* (economic potential) – *потенциал роста* (growth potential)). This word, like many others in the group of terms (e.g., *экспорт* (export), *импорт* (import)), has a borrowed origin, but over time it has become entrenched in the financial lexicon as a term denoting the capacity of a system, country, or enterprise for growth or development in a specific area. Words like *потенциал* (potential) can be used not only in scientific contexts but also in economics, where the term implies the possibilities, resources, or capabilities of a system to achieve certain results. This makes them quite specific and difficult to translate without knowing the context.

2. Among the names of objects and phenomena, a case of semantic calquing has been identified, namely, the lexeme *влияние* (influence) (from Latin *Influentia*). However, since this lexical unit entered the Russian language system in the 18th century, it is not perceived as a foreign element and does not present difficulties in comprehension.

3. Among the frequent names of objects and phenomena, no abbreviations have been identified.

4. The majority of the examined lexemes are either fully integrated loanwords (*импорт* (import), *экспорт* (export), *банк* (bank), *кредит* (credit), *потенциал* (potential), *активность* (activity), *динамика* (dynamics)) or native Russian words (*счет* (account), *давление* (pressure)) functioning within the framework of specialized financial and economic vocabulary.

5. Among the frequent names of objects and phenomena in financial discourse, there are instances of lexicalization. However, the lexicalized units have firmly established themselves in the language system and do not cause difficulties in comprehension. For example, the lexeme *предприятие* (enterprise) contains the root *-ят-* (-yat'-) (a common Slavic morpheme *-jm-/-jt-*, related to the concepts of "possession", "ownership"[7] (compare: *иметь* (to have) – *поймать* (to catch) – *взять* (to take) – *рукоятка* (handle)), the prefixes *при-* (pri-), (related to the concept of "approaching") and *пред-* (pred-, pre-) (correlation of objects or actions relative to each other in space or time (for example, *предвидеть* (to foresee)), and the suffix *-тие* (-tion) (related to a process, phenomenon, or subject (compare: *перекрытие* (overlap), *бытие* (being), *развитие* (development)). During the process of lexicalization, the lexical units *производство* (production), *предложение* (offer), *условие* (condition), *ставка* (rate) were also formed. The semantics of these units developed as economic realities changed, and in modern Russian, they have become fixed.

6. Broad-meaning words can be used as terms in financial discourse, for example, *активность* (activity) (compare: *общественная активность* (public activity) – *активность на рынке труда* (labor market activity) – *деловая активность* (business activity)). Such units can create difficulties for a novice translator, especially if there are no direct analogues in their native language, or if in a different context the word *активность* (activity) has a broader meaning. In the financial context, *активность* (activity) acquires a narrow, specialized meaning, and for an accurate translation, knowledge of the specific field of application is required, for example, *экономическая активность* (economic activity) or *кредитная активность* (credit activity).

[7] Vasmer M., The Etymological Dictionary of the Russian Language, Vol. 3: Muza – Syat, trans. and ed. by O.N. Trubachyov, 2nd ed., Progress Publishers, Moscow, 1987.

Based on the analysis of collocations in Russian-language financial discourse, formed by names of phenomena and objects, the following conclusions can be drawn:

1. The collocations are represented by various models shaped within the system of the Russian language. A phenomenon or object is often characterized through an attribute expressed by an adjective (e.g., *ключевая ставка* (key rate), *избыточный рост* (excessive growth), *базовый прогноз* (baseline forecast), *существенные темпы* (substantial rates), *основной риск* (main risk)). This is a typical way of forming collocations in financial language, where adjectives play an important role in the precise characterization of economic processes and phenomena. It is also possible to observe a model using deverbal nouns (e.g., *выпуск товаров* (goods output), *рост импорта* (growth of import), *устойчивость банков* (bank stability)), which points to processes or actions that are significant for describing economic dynamics.

2. The sources for collocations related to action (expressed through verbs or deverbal nouns) can be grouped into several semantic categories:

– Collocations often include expressions related to level changes, specifically decrease or increase: *ускорение роста* (acceleration of growth), *снижение цен* (price decline), *повышение ставки* (rate increase), *снижение ставки* (rate decrease).

– In the category of movement across various dimensions, actions or changes are described through motion, for example: *схождение инфляции* (convergence of inflation), *возвращение инфляции* (return of inflation).

– Certain collocations employ metaphorical language derived from sensory domains, particularly temperature and tactile sensations, as seen in expressions such as *охлаждение спроса* (cooling of demand) and *перегрев спроса* (overheating of demand).

3. The most abstract models are collocations that include secondary naming patterns in their structure. For example: *схождение инфляции* (convergence of inflation), *охлаждение спроса* (cooling of demand), *перегрев спроса* (overheating of demand), *торможение кредитования* (credit slowdown). These constructions often denote specific economic phenomena that can be difficult to translate, as they require knowledge of both the term and its context in order to convey the meaning correctly in another language. Such collocations require knowledge of secondary naming patterns transformations in the target language.

4. Potential difficulties in perception may arise when the collocation includes a borrowing, which most often is a financial term. For example, borrowed terms, such as *волатильность цен* (price volatility), *индекс цен* (price index), may pose challenges for beginner translators, as they contain elements specific to the financial domain.

## Conclusion

This study has examined the linguistic naming patterns for phenomena and objects in the financial discourse of Turkish and Russian, based on a comparative analysis of speeches delivered by the heads of the respective central banks. The findings show that while both languages rely on systematic and often lexicalized patterns in shaping financial terminology, they differ significantly in the structural forms and linguistic strategies they employ.

In Turkish financial discourse, the analysis reveals a frequent use of loanwords and calqued expressions originating from European languages. Terms, such as *portföy* (portfolio) and *kutu çalışması* (case study), illustrate, respectively, transcriptional borrowing and literal translation. While these forms are widespread in professional communication, they do not fully align with the structural norms of Turkish and may therefore reduce semantic transparency for native speakers, especially for those less familiar with their etymology or international equivalents. For translators and learners of Turkish in the context of Russian-Turkish language pairing, such lexical units pose significant interpretive challenges, as their Russian equivalents often follow entirely different naming patterns (e.g., *risk iştahı* (risk appetite) vs. *отношение к риску* (attitude to risk)).

In contrast, the Russian financial discourse is characterized by a different set of complexities. In this context, difficulties in perception and interpretation are typically associated with lexical items that demonstrate secondary naming pattern or semantic transformation. Metaphorical phrases like *схождение инфляции* (inflation converging) and *охлаждение спроса* (demand cooling) are clear to economists but often obscure to those outside the field, particularly for second-language learners. These examples show how Russian uses secondary naming creatively, making it an essential area of focus in teaching the language.

Another important finding is the presence of lexicalized units in both subcorpora, although they arise through different linguistic processes. For example, in Turkish financial discourse, cases of lexicalization of grammatical forms (compare: *çıkmak* (to go out) – *çocuk çıktı* (the child came out) – *çıktı açığı* (output gap)) and lexicalization of grammatical categories (compare: *açık kapı* (open door) – *çıktı açığı* (output gap)) have been identified. In Russian, however, lexicalization is frequently the result of morphological layering, where derivational chains (compare: root *-jt*-* – *принять* (to accept) – *предпринять* (to undertake) – *предприятие* (enterprise)) lead to the emergence of semantically autonomous units that are no longer directly traceable to their root meanings. These findings reinforce the idea that language-specific morphological systems play a crucial role in shaping the structure of professional discourse.

The findings of this study underscore the importance of contrastive linguistic analysis, particularly for the Turkish-Russian language pair, where differences in naming patterns directly affect translation, interpretation, and comprehension for non-native speakers in financial contexts. The research also demonstrates that corpus-based techniques, such as keyword and collocation analysis, are effective tools for identifying systematic patterns that remain hidden in traditional approaches.

The results also point to the necessity of teaching methods that address the distinctive features of financial discourse in each language. For Russian-speaking learners of Turkish, special attention should be given to the use of loanwords, calques, abbreviations, and semantically broad lexical items. In contrast, Turkish-speaking learners of Russian need to develop the ability to recognize lexicalized units and secondary naming patterns typical of Russian financial texts. Mastering these forms not only improves accuracy in translation but also strengthens interpretive skills and overall fluency in the professional domain.

From the perspective of applied linguistics and foreign language education, the study highlights the practical role of corpora for both academic research and teaching practice. A particularly promising direction for further work is the development of annotated corpora of financial discourse, in which features, such as secondary naming patterns, lexical collocations, and explanatory commentary, are systematically marked. Such resources would enable more detailed analysis of the internal structure of financial language and its diachronic as well as cross-linguistic development. Beyond their academic value, they could become essential instruments for training translators, interpreters, and financial specialists engaged in Turkish-Russian communication. Ultimately, incorporating corpus-based insights into professional education fosters a deeper understanding of financial language and promotes more effective interaction across linguistic and sectoral boundaries.

The study demonstrates the methodological potential of the distant reading approach for contrastive research. By combining visualization with interpretation, distant reading enables the discovery of naming patterns that may otherwise escape manual analysis. The replicability of this approach makes it applicable to larger datasets, a wider range of genres, and multilingual corpora. Integrating distant reading with theoretical frameworks such as the Meaning–Text Theory opens new possibilities for data-driven comparative linguistics.

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